

# EXHIBIT J



FARMERS

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Sept. 29, 2011

Honorable Eleanor Kitzman  
Commissioner of Insurance  
Texas Department of Insurance  
Property and Casualty Intake Unit  
Mail Code 104-3B  
P.O. Box 149104  
Austin, TX 78714-9104

Subject: Endorsement to Exclude Marring of Metal Roof Materials  
Reference Number: FMTX030112

Dear Commissioner:

On behalf of Texas Farmers Insurance Company and Farmers Insurance Exchange, we respectfully submit for your review and approval a new Homeowners form for our existing Next Generation Homeowners products.

Presently metal roofs are not an eligible roofing material for dwellings within our Next Generation Homeowners products. We now desire to accept dwelling structures that have metal roofs. To do so, we are submitting a mandatory endorsement that will attach to dwellings with metal roofs prior to opening our underwriting guidelines to metal roofs. This endorsement will exclude marring damage to metal roofs caused by hail damage. We present endorsement J6913 1<sup>st</sup> Edition Exclusion of Marring of Metal Roof Materials (93-6913 6-11) which will attach to Next Generation Homeowners 1<sup>st</sup> Edition policies. There will be no premium adjustment for those dwellings that receive this endorsement. This endorsement will be placed onto new business policies, or existing customers who have a non metal roof and switch to a metal roof, as of the effective date of this project, which is March 1, 2012.

Further, over the years, there have been some exceptions made for dwellings with metal roofs. This form will not attach to any existing policies with metal roofs. However if an existing customer with a metal roof changes the type of metal roof that they have after the implementation of these forms, for example, going from a copper roof to a sheet metal roof, then this form will also be placed on those policies.

We request approval for this endorsement. If you have any questions, please contact me at (435) 477-9054.

Very truly yours,  
TEXAS FARMERS INSURANCE COMPANY  
FARMERS INSURANCE EXCHANGE

A handwritten signature in black ink, appearing to read "Mark Putich".

Mark Putich  
Contracts Manager  
Office: (435) 477-9054

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